Polley of America Is the "Evolution of a Government by Americans Assisted by Filipinos Into a Government of Filipinos Assisted by Americans."

The text of the inaugural address of Gen. James F. Smith, the new Governor-General of the Philippines, arrived here yesterday with accounts of his enthusiastic reception by Filipinos and Americans. These are parts of the address:

Never before in the history of the world was there a nation with greater power than the United States to work its will on a helpless and never before in the history of the world, as this record shows, did a nation more fully, more conservatively and more humanely use the strength which was hers. In the beginning she announced that she had assumed sovereignty over the Philip-pines, not to enrich herself, but to benefit peoples for whom the chance of war had made her responsible, and from the beginning to this hour she has never departed from the policy thus voluntarily marked

The holding of the Philippines, not for fish exploitation, regardless of the rights of the people who resided in them, but as a sacred trust for the benefit of those for whose well being the nation became responsible, the establishment of a government not for our satisfaction or for the our theoretical views, but for the happiness peace and prosperity of the Filipino people the evolution of a government by Americans assisted by Filipinos into a government of Filipinos assisted by Americans, and the education and preparation of the people for popular self-government, was the broad policy of President McKinley, of Gov. Taft, of Governor-General Wright and of Gov-

It is the policy of President Roosevelt, and will be the policy of the administration which makes its initial bow to-day to the people of the Philippines. It is the policy will leave the Filipino race happy and contented in the realization of its hopes and ideals-hopes and ideals rarely attained, rarely enjoyed, save through blood and

were educated and instructed there would less difficulty in dealing with abuses, whether committed by peace officers or other Indeed, with such a consummation achieved abuses would be reduced to a minimum, since few would dare oppress where all would know their rights and dare defend

all is said and done is the base and foundaion upon which must rest every cherished hope and beloved ideal of the Filipino race. Without it popular self-government is imossible; without it nationality is a dream Education will give to the Filipino a common language-English, the tongue of commerce, the tongue which vies with French as the language of diplomacy. It will furnish a common means of communication to Tagalog ind Visayan, Pampangan and Pangasinan, Bicol and Ilocano, and bring about among the peoples of the islands, now divided and separated by half as many dialects as there are provinces, that union of action and that community of thought so necessary to stable government.

The system of instruction which devotes itself exclusively to the cultivation of the mind and gives no attention to the training of the eye and the hand is inadequate and orces into clerical employments and professions for which they are unfitted many young men who, if given a fair chance, might come excellent mechanics and artisans Instruction in the useful arts and trades vill therefore receive special consideration in the Philippines and an earnest endeavor will be made to give to every province and ultimately to every municipality at least one trade school, completely equipped for the giving of instruction in trade and industri-

The question of the independence of the islands is one which can only be determined by the American Government and is one therefore with which the insular government has no concern save in so far as the prosperity and welfare of the islands may be affected by any untimely agitation of the matter. Unless independence is to be granted mmediately, and I surmise that it will not he it seems to me that a good deal of valuable time and energy is lost by able men which might be more profitably employed in perfecting the existing government and in restoring commercial confidence and industrial prosperity.

Personally I doubt sincerely whether independence will prove a panacea for all ills to which a people may fall heir. Indeed if the experience of Russia counts for any thing, and I think it does, a people may be ndependent and still be the most unhappy. the most downtrodden, the most oppressed of all the world. And Cuba, has her new found independence and nationality, fought for, bled for for more than thirty years, given her good government and her people peace and content? Were Cuba at the gateway of China it is extremely doubtful if she would be permitted to gather wisdom from further experience.

To me it has always seemed that independence without the force, without the means to maintain it, is not worth the having; that the independence which exists by common consent will be as durable as the interests which made consent possible, and that independence without good government is as deceiving as the mirage which promises green slopes, shady trees and bubbling springs, and leaves the trusting traveller to die of thirst on the blistering desert sands.

END OF OLD SPANISH FORT.

Destruction of a Famous Resort of the Fashionable People of New Orleans.

From the New Orleans Times-Democrat. Spanish Fow, on Lake Pontchartrain, between West End and Milneburg, is no more. Fire Saturday night destroyed the casino and the old buildings which for the past century had withstood the assaults of the lake winds

AUTOMOBILES AUTOMOBILES. (HUB CAP)



Combination Fer Coats & Pants, \$19.50. Not a little SKIMPY driving Coat, but a ROOMY garment. Fur Coats from \$18.50 to \$150, the FINEST selection in Manhattan,
FUR Robes, \$12.50; Astrakhan heavy robes, \$5.
LAMPS, Tires, Horns, etc., half regular prices, Uptown, E. J. WILLIS GO. 8 Park Place.

Automobile Owners' Supply Depot. where supplies are RETAILED at WHOLESALE RICES. A visit will convince all and save you ireds of dollars on your purchases. 1655 Broadway, bet. 51st and 52d sts.

Automobiles Wanted. Highest prices paid for good cars.

E. J. WILLIS CO., 281 West 54th St.
Telephone, 5131—Columbus.

TIMES SQUARE AUTO CO. Automobiles Bought, Sold and Exchanged.

215 W. 48th St., three doors west of Broadway

MERCHANT IN FREAKS.

Most of His Finds Are Made in Mountain-

A technical point of law discussed recently n the Southwark County Court, says the London Daily Graphic, has revealed to the general public the personality of Henry Vallus, a novelty exhibition owner, who probably knows more about freaks from the showman point of view than any other man in the

Yet Mr. Vallus does not exhibit freaks; h deals in them. He is an agent who travels widely, and finding strange people unblessed by Heaven as ordinary types of men and women, he buys up all public rights to them, treats them well and kindly, and lends them various parts of the kingdom, his own managers always accompanying them to see that they are well looked after, and he always retains a reversionary interest in them.

"I travel to look for freaks," he said. "My vanderings are usually in the summer months, and are made in Germany and Austria. These two countries-especially in their mountainous districts—are, for some strange reason, the best hunting ground. When I find what I want the remainder is a matter of business. and they are generally well off and much happier in my charge than they would otherwise

"Of course, I have freaks who have been born out of those countries, but then I go all over the world at one time or another. I have, for instance, the only two known specimens of the Aztees. Vilgone, who belongs to me, is the only American giantess in this country. She is 8 feet 2 inches in height, and a dear creature. Then I have four midgets— Lily and Rose, Jack and Alf. They are all living in single blessedness, and their ages very from 22 to 32. I sent eight freaks to Barnum & Bailey this year. They included Lafa, the negro who has elephant's feet; the man with the elastic skin and two midgets, who married while under my charge Hull.

"Have you any particular 'stars' out just "Why, yes. There is Nana, the lady with two heads. She is a young creature of twenty-two summers. Then there is Mme. Howard, who is 24, and has made her fortune by hav-ing a head exactly like a lion. She was born at Bradford, in Yorkshire. Lily, the Cheshire giantess, who weighs 42 stone and is 37 years of age, is also a great favorite."

Mr. Vallus explained that the trade in freaks is as good as it has ever been, perhaps better. The freaks are treated nowadays with every consideration. They travelled into the provinces in special rail and road carriages Up to 40 their health was as a rule good but they generally died soon after reaching that age-as a rule of consumption. "Do you let them live a normal life, so far s is possible?"

"Oh, yes; or they insist upon it on their own account. Why, I remember a beautiful armiess lady of mine who fell in love with one of my doorkeepers, and ran away with him before her time was up with me. They are married, and she is showing at Leeds now and doing well.
"They are nearly all high tempered, these

freaks, but they never fight among themselves. They always make their complaints to me, and I settle their disputes. They are just-like children, and for really bad behavior we fine them is. or is. 6d., and spend the money once a year in giving them an

Court Calendars This Day.

and the old buildings which for the past century had withstood the assaults of the lake winds and which marked the spot where Gen. Jackson landed when he hastened from Tennessee in 1814 to take command of the army which was to defend the city against the English. During the civil war the fort was garrisoned with several companies, cannon were put in place and military precautions taken to make it as creat defensive barracks, but it was never used. Many of the cannon are still to be seen on the grounds, half sunk in the earth and rusting in the shadow of the trees.

Fifteen years ago Spanish Fort was a select summer resort. Here the old families of New Orleans especially loved to go. The rise of Wesg End, however, with its new attractions and new clientele, deprived it of its pristine splendor, and gradually the old fort sank from public notice, into oblivion. To-day it is remembered only as one of the old landmarks, and interest stateches to it only by reason of its historical associations.

Until last week, before the fire, few went here except for a good gumbe or a crawfish bisque. Fewer still went there to study its history, for other resorts held forth more suiting recreations than did the old pile. Saurday a spark from a passing launch in Bayou St. John ignited one of the old ramshackle buildings. The fire was quickly communicated to the remaining structures, and lastly to the casino, which went like a heap of straw.

It was here also that one of the first experiments with a torpedo boat was made. This was during the civil war. The attempt was not as success, and the boat went to the bottom. It was flashed up some years ago Gut of Bayou St. John ignited one of the colleaum of the case of the colleaum of the

**NEW YORK CITY** Automobile Sacrifice. THERE'S A REASON!

EF CONSIGNED CARS are never bargains—
EF People who need cash—SELL!
EF WE BUY.

13" W.2 BUY.

14" Another reason: OWNING Cars we put them in NEW CONDITION.

Pope-Toledos. 24-30-35 horse, \$850, \$850, \$975; Locomobiles. \$400, \$700, \$1,500, \$2,300, all model s; Cadillacs "Bs." \$275; "F." \$450; "M." \$600-\$650; 1906 Pope-Hartford, \$1,700; Thomas, fifty horse, \$1,150; 1906 Acme, \$1,900; Premier, fifty horse, \$1,150; 1906 Acme, \$1,900; Premier, fifty horse, \$1,150; 1906 Acme, \$1,900; Premier, fifty horse, \$1,400; White Steamer Touring Cars, from \$300-\$850; Panhards, twenty-four horse, and others cheap; Clements, \$750-\$1,250; 1906, six cylinder Ford (top, etc.), cheap; Rocket Limousine, \$2,000; 1906 Bulcks, Orients, Marions; 200 more.

Demonstrations Given. Demonstrations Given.

BROADWAY AUTO MOBILE EXCHANGE,
247-249 West 47th St.
Near Broadway. Telephone, 3097 Bryant.

Autos Al & All Bargains! 1906 AND 1905 MODELS.
\$3,800 Thomas Flyer, fifty horse, four cylinder, \$1,400; (forty) Apperson (cost \$4,500), \$1,750; Frank-lin Touring Car, perfect, \$500; other Franklins from \$550; \$3,500 National (thirty-five), \$1,750; \$2,500 Haynes, \$1,500; (wenty) Winton (cost \$2,100), \$850; 1906, \$1,800 Mitchell, \$850; Reo, top, extras, \$750; new, \$1,200 Queen, \$600; Acme, \$600; Cadillaes, \$160 entrances, from \$475; Pope-Toledo, Mors, Pope-Hartfords, White Steamers, Panhard, Elmores, Northerns, Oldsmobiles, Fackard, Autocars, Painters, Pierce; many other bargains.

RUNABOUTS, FROM \$150.

DEMONSTRATIONS cheerfully given intending

E. J. WILLIS CO., 231 W. 54 Near

Autos Bought; Spot. Cash Ready.

BROADWAY AUTOMOBILE EXCHANGE,
247-249 West 47th. (Telephone 3007—Bryant.)

The Realty Auction Market.

The Realty Auction Market.

A A notable volume of business was transacted in the Vesey street auction room last week. All kinds and conditions of realty went under the hammer, from vacant lots in The Bronx and in Brooklyn to a modern mercantile building in downtown Manhattan. All parts of the city and the adjacent suburban developments were represented in the budget. Vacant lot offerings were a prominent feature, over three hundred lots being absorbed by the buying public.

The two most valuable parcels in the list, a five story business building at No. 25 Park place, extending through to Murray street, and the seven story Lorimer apartments, at Nos. 30 and 32 West Fifty-ninth street, were knocked down to the Kips Bay Realty Company and David B. Freedman and to Justice P. Henry Dugro at \$191,000 and \$238,000 respectively. Other transactions affected a twelve story hotel in Twenty-seventh street, a few West Side dwellings and several vacant plots in the Dyckman tract.

Bronx property will figure largely in the present week's business. A long list of miscellaneous parcels is scheduled, including a loft building on lower Broadway, a mercantile structure in East Twelfth street and a tract of 182 lots at Harbor View, Staten Island.

Coming Auction Sales. [At 14 Vesey Street,]

[At 14 Vessy Street.]

TUESDAT, OCTOBER 23.

By Joseph P. Day.

Stebbins avenue, northeast corner Home street
112.7x49.3, vacant; Samuel Finkelstein et al. vs
Joseph Langan et al.; C. H. Friedrich, attorney
Isidor Kohn, referee: due on judgment, \$7,151.60
subject to two mortgages aggregating \$10,000.

Westchester avenue, northwest corner Glebe
avenue, 99x164.899x165, two story frame dwelling
and vacant; Mary Brown et al. vs. Annie Brown et al.;
1. St. John, attorney; P. L. Kiernan, referee; partition; subject to taxes, &c., \$100.43.

Wales avenue, northwest corner Beck street,
125x165, vacant; August Kuhn vs. C. F. Kastenhuber
et al.; G. H. Rudolph, attorney; T. P. Dinnean,
referee; due on judgment, \$6,575.08; subject to taxes,
&c., \$292.81; subject to mortgage of \$14,000.

St. Nicholas avenue, northeast corner 179th
street, 100x100, vacant; Realty Mortgage Company
vs. W. H. Stutchbury et al.; Wof, K. and U., attorneys: Isaac Fromme, referee; due on judgment,
\$29,406.27.

WEDNERDAY, OCTOBER 24.

By Joseph P. Day.

First street, No. 13, south side, 150 feet west of Second avenue, 19.8x77x19.10x74.4; five story@brick tenement; voluntary sale.

Seventh avenue, No. 460, southwest corner of Thirty-fifth street, 24.9x50; four story building with stores; voluntary sale.

Seventh avenue, No. 456, west side, 49.6 feet south of Thirty-fifth street, 18x75; four story building with store; voluntary sale.

St. Nicholas avenue, northwest corner of 117th street, 27.x107.11x25.9x92.5; five story double flat; voluntary sale.

Belmont avenue, east side, 102 feet south of 179th street, four lots; voluntary sale.

Clinton avenue, southeast corner of Oakland place, 50x100, vacant; voluntary sale.

Beaumont avenue, west side, 120 feet south of 187th street, 50x100, vacant; voluntary sale.

Belmont avenue, southeast corner of 187th street, 70x100, vacant; voluntary sale.

Cambreling avenue, northwest corner of 187th street, 70x100, vacant; voluntary sale.

Cambreling avenue, northwest corner of 187th street, 70x100, vacant; voluntary sale.

Columbus avenue, northwest corner of 187th street, 70x100, vacant; voluntary sale.

Front street, No. 3, south side, 130 feet west of 1870 street, 50x100, vacant; voluntary sale.

Front street, No. 3, south side, 34 feet west of Moore street, No. 3, south side, 34 feet west of Moore street, No. 3, south side, 273.2 feet east of Hudson street, No. 50, south side, 273.2 feet east of Hudson street, No. 50, south side, 273.2 feet east of Hudson street, No. 50, south side, 273.2 feet east of Hudson street, No. 50, south side, 273.2 feet east of Hudson street, No. 50, south side, 273.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, south side, 278.2 feet east of Hudson street, No. 50, so

By Fryan L. Kennelly. By Hryan L. Kennelly.

Eighty-third street, No. 37, north side, 408.9 feet east of Columbus avenue, 20x102.2x irregular, three story brick dwelling; executors' sale.

Watts street, No. 51, south side, 207.8 feet east of Varick street, 21.2x76 to an alley x irregular, three story dwelling, with stable in rear; executors' sale, estate of Annie Stuart Miller, deceased.

By L. J. Phillips & Co.

By L. J. Phillips & Co.
Twelfth street, No. 210, south side, 175.6 feet east
of Third avenue, 20x106.6, six story business building with store; voluntary sale.

ing with store; voluntary sale.

By Peter F. Meyer.

Guion' place, No. 27i, east side, 100 or 150 feet north of St. Lawrence avenue, 25x80, two story frame dwelling. C. F. Rabell, administrator, vs. David Murphy et al.; B. E. Rabell, attorney; J. H. Rogan, referee; due on judgment, \$2,488.58.

AT BRONX SALESBROOM.

By Julius H. Haas.

By Julius H. Haas. Hoffman street, No. 2410 to 2414, east side, 75 feet north of 187th street, 50x117.6; three frame houses: voluntary sale.

THURSDAY, OCTOBER 25. [At 14 Vesey street.] By James L. Wells.

By James L. Wells.

Broadway, No. 449, west side, 175 feet north of Howard street, 25x200, to Mercer street, four and five story brick loft and store building.

Broadway, southwest corner of 144th street, 99:11x275, vacant.

Broadway, southwest corner of 137th street, 99:11x125, vacant.

Park avenue, Nos. 1011 and 1013, east side, 25.6 feet south of Eighty-fifth street, 51.1x82.2, two five story stone front/tenements.

Speedway, east side, opposite 160th street, and being triangular lot, being but 300, block 2106, section 8, 175x420x323. Louisa Boss et al., va. K. T. Boss et al., Button & Klishelmer, attorneys; C. T. Terry, referere: partition.

By Joseph P. Day. Sedgwick avenue, west side, 818 feet north of Cedar avenue, 103.2x153.7x165.2x157.11, two story frame dwelling and vacant. East River Savings Institution vs. L. J. R. Hilton et al.; Hitchings & P. attorneys; F. D. Pavey, referee; due on judgment, 321,545.60; subject to taxes, &c., \$362.10. SATURDAY OCTOBER 27.

By Joseph P. Day.

182 lots at Harbor View, Staten Island; voluntary

REAL ESTATE-QUEENS HOROUGH. FOR SALE.

REAL ESTATE-QUEENS BOROUGH

YOUR ADDRESS ON A POSTAL CARD WILL BRING YOU VIEWS AND HANDSOME COLORED MAP OF

re lots are sold on easy payments sufficiently restricted to insure ab ideal home site or an stment that guarantees 300% PROFIT WITHIN 2 YEARS

by the one hundred million dollars now being expended for improvements directly benefiting this high class New York city property, which is nearer to Herald Square, Manhattan, and EASIER OF ACCESS THAN EITHER HARLEM OR THE BRONX

BANKERS LAND CORPORATION BROOKLYN.

WATCH Sunday papers, announcements for Broadway Flushing. RICKERT-FINLAY CO., West 34th st.

CITY REAL ESTATE. BOROUGH OF BROOKLYN. FOR SALE.

TWO-FAMILY HOUSES 10 Sold in One Week.

The finest selection in Brooklyn. Over 50 sold last year. The rent from second floor pays all carrying charges. These houses are finished throughout in very choice hard woods; parquet floors: dining rooms handsomely fin-ished in Mission oak, with stein shelves, linen closets. Exquisite hand-made wrought iron gas fixtures. Bath rooms Mosaic tile. Every onceivable up-to-date improvement. KINGSTON REALTY COMPANY.

Lincoln Road and Rogers Avenue.
Write for Booklet.
Take Nostrand avenue car to Lincoln road. Take
Brighton Beach elevated or Flatbush avenue cars to
Lincoln road, walk two blocks east.

HOMES FOR SALE.

Are you looking for property as an investment? If so, call and see HASSAN'S one and two family houses on Sixty third st., between Fourth and Firth avs.; fifty erected on this block; no better location in the section; everything up-to-date; convenient to Third and Fouth av. elevated; Fourth av., Parkway and Shore Road Driveway; 10 per cent. cash; balance as rent to suit purchaser; price, \$7,500. Owner on premises, or 468 Fifty-sixth st., Brooklyn. Telephone 979-L Bay Ridge.

BOROUGH PARK HEIGHTS By buying our elegant two-family limestone front houses now you can save \$800 to \$1.000. Take Bath Beach "L" to 49th st, station, walk 115 blocks Hamilton av. and to houses. Fort OUR HOUSES.

VANDERVEEN & CO., BUILDERS.

within a Stone's throw of Prospect PARK, on the beautiful Eastern Parkway; corner Classon av.; two 4-story double apartment houses; also two elegant corners, with stores; just completed. In-quire THOS, H. FRASER, owner and tuilder, on premises.

FOR SALE-4 Framily houses, 11 rooms and 2 baths: on 50th st., between 7th and 8th avs.; Just completed; open nickel plumbing, hardwood trim; buffets, china closets, tilings, plate shelf, 2 furnaces; asphalted street; all improvements paid for; a bargain for right buyer. BACKMAN & CARLSON, builders and owners. Bargain for Builder or Investor.

Three lots on Coney Island av., near Kings High way, \$1,200 each; 25 lots, near Brighton Beach I express station, Kings Highway, \$850 each; act quick, PHILIP F. LOHMAN, room 2, 180 Mon tague st., Brooklyn, Telephone, 1256 Main, GOOD INVESTMENT.
Two 4 story double steam heated apartments; good

location, the condition: a large return on investment; a real bargain for real buyers. WM. F. BENNETT, 44 Court st. IF YOU HAVE \$100 I can put you on the road of fortune; fullest investigation; absolutely won-erful opportunity. Address RADNOR, room 12, 88 Broadway.

\$6,500 BUYS full 2-family brick dwelling, Halsey st. open plumbing; fine condition; 11 rooms and baths. KETCHAM BORS., 129 Ralph av., Brooklyn IF YOU HAVE \$100 I can put you on the road to ortune; fullest investigation; absolutely wonderful pportunity. Address READNOR, Room 12, 206

TWO STORY brownstone, \$5,800; President st., near Smith st. ERNESTUS GULICK CO., 350 Fulton

SELECT APARTMENTS-BROOKLYN. 682 686 EASTERN PARKWAY, near Brooklyn av., just completed; superb location; \$60 to \$60. RICH-MOND & PROUSE.

FOR RENT, corner apartments; steam heat and ot water; \$33 to \$37. 16th st. and 10th av. STEAM Heat, hot water; apartments; 4 and 5 ooms; \$30 up. Cor. 41st st. and 5th av

TO LET-PARTS OF HOUSES.

BOROUGH OF BROOKLYN UPPER AND LOWER PARTS: HOUSES, ETC., TO RENT IN ALL SECTIONS OF BROOKLYN AND FLATBUSH; STATE RENT AND LOCALITY PREFERRED.

DELANEY & FUREY, PHONE 3234-3235 BROAD, 32 BROADWAY, N. Y. CITY.

REAL ESTATE-NEW JERSEY. FOR SALE.

ARE YOU FOND OF THE WATER or the COUNTRY?

> Do you like fishing, boating, bathing and At KEANSBURG BEACH, on Lower New York Bay tone hour from New York by train, reached also by the magnificent Sandy Hook hoats), you can own your summer home, having every advantage of both seashore and country, at trifling cost. Lots there may still be had at \$200 to \$400 each, on easy terms. Bungalows or Cottages may be built for a few hundred dollars and you will "live happy ever after." Write for booklet NOW,

KEANSBURG BEACH CO. 25th Floor, 19 Park Row, New York. Telephone 8044 Cortlandt.

PLAINFIELD, N. J., ity of 25,000 population; 45 minutes from New York city. \$400 buys 50x125.

APARTMENT HOTELS. ABOVE 14TH ST., WEST SIDE HOTEL CECIL, 118th st. and St. Nicholas av.; ab-solutely fireproof family hotel; homelike and con-venient.

ABOVE 14TH T., EAST SIDE.

BELOW 14TH ST., EAST SIDE. THE RHINELANDER. 12 Fifth Ave. Apartment hotel located in old Knickerbocker neighborhood of Washington Square; a few suites, furnished or unfurnished, to lease to desirable BOROUGH OF BROOKLYN.

THE ARLINGTON. Select Family Apartment Hotel, BROOKLYN
HEIGHTS, near Wall Street Ferry. Elegant
apartments. Sultes of 2, 3, 4 and 7 rooms and bath.
GRAND SCENERY; overlooking the beautiful
New York Harbor. All modern improvements.
Hallboy service. Elevator. Telephone. For further particulars apply on premises, 62 and 64 Montague st., Brooklyn. CITY REAL ESTATE.

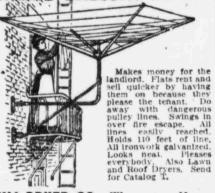
Guaranteed Mortgages

. IN THE WORLD

LAWYERS MORTGAGE CO

59 Liberty St., New York 186 Montague St., Brooklyn

HILL'S BALCONY DRYE



HILL DRYER CO., Worcester, Mass. New York Office, 1133 Broadway. Telephone 3022 Madison.

The Mortgage-Bond Co. of N.Y. Capital & Surplus, \$2,400,009 \$100 and \$1,000 20-Year Bonds.

secured by mortgages on cholo-est Real Estate in New York City. Application will be made to list Bonds on New York Stock Exchange and they will be

THOS. M. HENNEBERRY

know "Lots." Act as Broker for Buyer or Can I do anything for you?

206 BROADWAY Suite 47. Tel. 2797 Cort.

170 Broadway.

BRYAN L. KENNELLY, REAL ESTATE, 7 PINE ST. JOHN N. GOLDING, Real Estate, 9 Pine. 5th av., cor. 45th st. Amsterdam av. and 162d st.

GEO. R. READ & CO., REAL ESTATE, 60 LIBERTY ST. DWELLING HOUSES TO LET.

FOR RENT. **NEW AMERICAN** BASEMENT DWELLINGS ABSOLUTELY FIREPROOF

SOUTH SIDE OF 74th ST. Between Central Park West and Columbus

No residences have ever been offered for rental in New York City comparing with these in construction, equipment, appoint-ment and detail.

They have been designed and built with the careful attention to details of con-struction given only to the highest class houses built for private ownership. Rents, \$5,000-\$5,500-\$6,000. Sooklet sent on application.

**FIVE STORIES IN** HEIGHT. Caretaker at No. 67 West 73d St.

Size, 25x85x102.2.

For particulars inquire of CLARK ESTATES, Corner of 87th St. No. 2381 Broadway.

TO RENT for winter or all year exceptionally well furnished house; ten rooms; bath; furnace heat wen furnished nouse; ten fooms: bath; furnace hes large lawn; very attractive opportunity; amor Westchester hills, at Bedford, N. V., on Harlem R.F. one and quarter hours from 42d st; 30 trains; dal commutation 27 cents; 3 miles to goif and tennis clumacadam drives; house five minutes walk fro station. Address D. M., box 116 Sun office.

FURNISHED ROOMS TO LET. ONE or connecting rooms; private family; ele-ton telephone; gentlemen; near Madison Squa Box 104, Sun uptown office, 1393 Broadway.

BOARDERS WANTED. A.—ELEGANTLY FURNISHED APARTMENT private bath, \$1 daily; lacluding meals, two, \$2 weekly; one, \$15. THE ALABAMA, 15 E, 11th st.

MONEY TO LOAN, improved property. Quick answer. CORTLANDT MORTGAGE CO. 62 William APARTMENTS TO LET-FURNISHED. 11TH ST., 15 EAST, THE ALABAMA.—Elegantly furnished apartment, private bath, \$1 daily; includ-ing meals, two, \$25 weekly; one, \$18.

REAL ESTATE LOANS.

TAX-EXEMPT

SAFEST INVESTMENT

Capital & Surplus, \$4,00),000

sell quicker by having them on because they please the tenant. Do

readily convertible.

59 Liberty St.

In the Real Estate Business and

Adrian G. Hegeman & Co.

RENIS MODERATE

HIGH CLASS APARTMENTS One Block of Subway Station. SAND SROOMS AND BATH. RENTS, \$28 UPWARD,

ELEGANT NEW CORNER

appointed and finished in the manner; electric light and every up to date improvement; suites of 4, 5, 6 rooms and bath at very moderate rentals. "THE WALTON"

SOLANO and MONIDA, 207 and 209 Dyckman st.; 6 and 7 rooms and bath. Apply on premises. THE LORINGTON APARTMENTS, Central Park West, cor. 70th st.; now renting; \$3,250 up.

PARK AVE. HOTEL Park (Fourth) av., 32d and 83d st. Modern fire-proof hotel; every room has direct outside light and sunshine; rooms can be engaged single with bath or in suite. Telephone in every room; subway station

REAL ESTATE-FOR SALE. LAND FOR SALE ON EASY PAYMENTS IN MINNESOTA
TO THE MAN OF MODERATE MEANS,
TEN CENTS per acre monthly.
THE 'BREAD AND BUTTER STATE OF AMERICA.
NORTHWESTERN MUTUAL LAND CO.,
209-210 Phenia Building.

209-210 Phonix Building. Minneapolis, Minn. GARDEN CITY ESTATES AN ALL THE YEAR HOME PLACE As All. The Year Home Flacts, has every advantage of location, beauty, environments and healthfulness to commend it to the home seeker. Immediate accessibility and modern plan of development enhance its attractiveness. Lots 1300 and upward. Easy terms, Send for illustrated literature.

ABOVE 14TH ST. WEST SIDE ABOVE 14TH ST., WEST SIDE.

SELECT APARTMENTS.

## SLAWSON & HOBBS

SELECT APARTMENTS

EUCLID HALL

Electric light included.

THE ORADELL,

THE ELSINORE

THE GOLDEN GATE.

Electric light and elevator

\$4,600

\$2,300

\$3,000

\$3,200

\$2,000

and 82,600

\$2,400

\$2,500

\$2.000

81,000

81,300

8840

81,100

8720

8900

8660

8420

8540

8720

8348

8552

8240

\$336

830

284 Columbus Avenue (near 73d Street).

DESIRABLE WEST SIDE APARTMENTS \$3,200 GEORGEAN COURT.
CENTRAL PARK WEST, 10 & 12 rooms and 3 baths. 9 rooms and BROADWAY, 85TH THE JERMYN, S. W. COR. BROADWAY and 61st St. rooms and 3 baths. THE CHERBOURG.
N. W. COR. CENTRAL PARK WEST and 92d St. 10 rooms and 2 baths. COR. CENTRAL PARK WEST and 80th St. 9 rooms and 2 baths. THE LAROCHELLE. 57 WEST 75TH ST. 7 rooms and bath. Electric light included day and night 375 CENTRAL PARK WEST. NEAR 97TH ST.

BON AIR. CORNER B'WAY AND 142D ST. HANCOCK COURT, N. W. COR. ST. NICHOLAS AV. and 124th St. 508-10 WEST 112TH ST. 5, 6 and 7 rooms 272 MANHATTAN AV . corner 111th St. and bath. 6 and 7 rooms and bath. 502-4 WEST 151ST ST. 6 and 7 rooms and bath. 4 rooms and

THE MANCHESTER
512 TO 518 WEST 151ST ST
Electric light and elevator. 8660 8540 3,485 BROADWAY near 142d St THE DE LANCEY, 3 WEST 10STH ST., NEAR CENTRAL PARK WEST 8480 \$336 161ST ST. AND OGDEN AV. Convenient to 155th St., 9th Av. "L" Station 8540 565 WEST 148TH ST., CORNER BROADWAY 8396 to 8624 551 WEST 149TH ST., NEAR BROADWAY. 8420 8492 511 WEST 146TH ST. AND 510 WEST 147TH ST 8372 550 & 552 WEST 184TH ST., COR. AUDUBON AV. 8324 \$480

4, 5 and 6

5 and 6 rooms and bath.

574 WEST 182D ST., COR. ST. NICHOLAS AV. 5 and 6 rooms and bath. 525 WEST 151ST ST., NEAR BROADWAY. 4 and 5 rooms and bath.

1,524 AMSTERDAM AV., NEAR 135TH ST.

TO RENT

ON THIRD FLOOR OF

FLATIRON BUILDING

BROKERS OR INDIVIDUALS, can be

partially divided; formerly occupied as a

Branch of the Equitable Life Assurance

Society. Are handsomely finished and

most conveniently arranged. Apply

Janitor, third floor, or GERALD R.

N. W. corner Broadway and 142d st.;

splendid location for drug store, and

owner will make special inducements for

that line of business; 2 blocks from ex-press subway station. For full particu-

SLAWSON & HOBBS,

284 Columbus Av., nr. 73d St. Tel., 1190—Columbus.

N. E. corner Tinton & West-

chester Ave., suitable for any

first-class business. Near to

subway station. Take subway

and get off at Prospect Ave. station. Store one and one-

half blocks from station. Apply

on premises or Wm. Oppenheim,

21 East 14th St., Manhattan.

Elegant large corner store,

BROWN, 120 Broadway, New York.

Telephone, 151 Cortlandt.

ars apply to

Suitable Offices for CORPORATIONS.

TO LET FOR BUSINESS PURPOSES.

## FOR LEASE IN 149-155 West 24th Street,

86 FEET IN DEPTH. PASSENGER AND FREIGHT ELEVATORS.

83 FEET 4 INCHES IN WIDTH BY

SUITED TO LIGHT MANUFACTURING. A. L. BROWN, Att'y or through your own broker. 76 William St.

SELECT APARTMENTS ABOVE 14TH ST. WEST SIDE.

MEDINA AND SONOMA 189 and 191 Claremont Ave., Near 127th Street. One block from Manhattan Subway, near Grant's Tomb, overlooking Riverside Drive; one 4 and a few 6 room apartments left in these new elegant houses; parquet floors; showers; telephones in each apartment; all night ele-

THE STANDISH CORNER STORE.

THE ROSEDALE

EXTRA LARGE AND LIGHT ROOMS.
506 West 134th st., between Amsterdam av. and
Broadway, near subway; also 3d and 6th av. surface cars pass corner; 2 blocks from City College;
4, 5 and 6 rooms and bath; all modern improvements. Rents \$22 upward. Superintendent on
promises.

APARTMENTS
S. F. Cor. 180th St. and Audubon Av.
uple minutes walk of 181st st. subway station
Very desirable apartments, handsomely
appointed and finished in the best possible

ON WASHINGTON HEIGHTS JUST COMPLETED.
A private residence avenue.
N. E. dor. 170th st. and Wadsworth av. 2 blocks from subway station; all improvements; electric light, telephone; 3. 4, 5 and 6 rooms and bath; rents from \$25 to \$48. Open for inspection.

ABOVE 14TH ST., EAST SIDE.

in front of hotel.
REED & BARNETT, Props.

ment enhance its attractiveness. Loss assumed upward. Easy terms. Send for illustrated literature.

GARDEN CITY ESTATES, Flation Bidg.

INSIDE STORE. Next to N. W. corner 142d st. and Broadway. This is a high class apartment

house, fully rented, and owner will make

attractive inducements for a desirable

line of business. For particulars apply to SLAWSON & HOBBS, 284 Columbus av., near 73d st. Tel., 1190-Columbus.

> BOROUGH OF BRONX. FOR SALE.

**BRONX LOTS** Your attention is called to our large advertisement

in the various papers, Oct. 20, 21, 23, 24, 25 and 26; 16

will be to your interest to read and investigate it, Upland Realty Company BROADWAY

300 BROOKLYN lots, Saturday, Nov. 3, and Elec-tion Day, 2 P. M.; Belmont and Euclid avs., Pine and Crescent sts. REAL ENTATE-LONG ISLAND.

REAL ESTATE AT AUCTION.

FOR SALE. MASSAPEQUA LOTS, \$240; \$10 ym, 5 monthly, Ducens Land & Title Co., Times Bidg., Times, Sq.N.Y.